

In re:
Ray Wyatt, II
Debtor

Case No. 24-12346-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 16, 2024

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID	Recipient Name and Address
db	Ray Wyatt, II, 1927 Wynnewood Rd # 4, Philadelphia, PA 19151-2524
14906532	Bernstein-Burkley, P.C., Firm #718, 601 Grant St Fl 9, Pittsburgh, PA 15219-4430
14906541	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14906540	Citizens Bank, Attn: Bankruptcy One Citizens Plaza, Providence, RI 02903
14906556	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14906558	+ Sb1 Federal Credit Unio, P.o. Box 7480, Philadelphia, PA 19101-7480
14906560	+ Synapsecredi, 101 2nd Street, San Francisco, CA 94105-3672
14906569	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jul 16 2024 23:48:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	Jul 17 2024 03:48:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Jul 16 2024 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 17 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jul 16 2024 23:49:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14906530	EDI: ATTWIREBK.COM	Jul 17 2024 03:48:00	AT&T, Attn: Bankruptcy, 208 S Akard St, Dallas, TX 75202-4206
14906526	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 17 2024 00:03:14	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14906527	EDI: GMACFS.COM	Jul 17 2024 03:48:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14906528	+ Email/PDF: bncnotices@becket-lee.com	Jul 17 2024 00:04:36	American Express Travel Related Services, Attn: Bankruptcy, PO Box 981537, El Paso, TX 79998-1537
14906529	Email/PDF: bncnotices@becket-lee.com	Jul 17 2024 00:03:13	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jul 16, 2024

Form ID: 309A

Total Noticed: 52

14906531	EDI: TSYS2	Jul 17 2024 03:48:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14906533	EDI: CITICORP	Jul 17 2024 03:48:00	Best Buy/CBNA, Attn: Citicorp Centralized Bankrutcy, PO Box 790040, St louis, MO 63179-0040
14906542	Email/Text: megan.harper@phila.gov	Jul 16 2024 23:49:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14906534	EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14906537	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 16 2024 23:49:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14906538	EDI: CITICORP	Jul 17 2024 03:48:00	Citibank, Attn: Citicorp Cr Srvs, Centralized Bank, PO Box 790040, St Louis, MO 63179-0040
14906539	EDI: CITICORP	Jul 17 2024 03:48:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14906543	Email/Text: bankruptcy@philapark.org	Jul 16 2024 23:49:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14906544	+ EDI: CITICORP	Jul 17 2024 03:48:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
14906545	Email/Text: creditops@deserve.com	Jul 16 2024 23:48:00	Deserve/blockfi/evolve, P.o. Box 57780, Murray, UT 84157
14906546	EDI: DISCOVER	Jul 17 2024 03:48:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14906547	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 16 2024 23:49:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14906548	EDI: IRS.COM	Jul 17 2024 03:48:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14906535	EDI: JPMORGANCHASE	Jul 17 2024 03:48:00	Chase Auto Finance, Attn: Bankruptcy 700 Kansas Lane LA, Monroe, LA 71203
14906536	EDI: JPMORGANCHASE	Jul 17 2024 03:48:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14906549	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2024 23:49:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14906550	+ Email/Text: bankruptcygroup@peco-energy.com	Jul 16 2024 23:49:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14906552	Email/Text: fesbank@attorneygeneral.gov	Jul 16 2024 23:49:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14906555	Email/Text: bkrgeneric@penfed.org	Jul 16 2024 23:48:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313-2032
14906551	+ Email/Text: bkrgeneric@penfed.org	Jul 16 2024 23:48:00	PenFed CU, Attn: Bankruptcy, PO Box 1432, Alexandria, VA 22313-1432
14906553	EDI: PENNDEPTREV	Jul 17 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14906553	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14906554	^ MEBN	Jul 16 2024 23:47:29	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14906557	Email/Text: bankruptcy@philapark.org		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jul 16, 2024

Form ID: 309A

Total Noticed: 52

		Jul 16 2024 23:49:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14906559	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 16 2024 23:53:01	SoFi, Attn: Bankruptcy Attn: Bankruptcy, 2750 East Cottonwood Parkway , Ste 300, Salt Lake City, UT 84121-7285
14906561	EDI: SYNC	Jul 17 2024 03:48:00	Syncb/B&H, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906562	EDI: SYNC	Jul 17 2024 03:48:00	Syncb/Bose, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906563	+ EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906564	EDI: SYNC	Jul 17 2024 03:48:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14906565	+ Email/Text: bankruptcy@bbandt.com	Jul 16 2024 23:49:00	Truist Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, VA 28202-0129
14906566	Email/Text: dbogucki@trumark.org	Jul 16 2024 23:49:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14906567	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 16 2024 23:49:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14906568	EDI: USBANKARS.COM	Jul 17 2024 03:48:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14906570	Email/Text: electronicbkydocs@nelnet.net	Jul 16 2024 23:49:00	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860
14906571	+ EDI: VERIZONCOMB.COM	Jul 17 2024 03:48:00	Verizon Communications Inc., Attn: Bankruptcy, 1095 Avenue of the Americas, New York, NY 10036-6704

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jul 16, 2024

Form ID: 309A

Total Noticed: 52

MICHAEL A. CIBIK

on behalf of Debtor Ray Wyatt II help@cibiklaw.com,
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

ROBERT W. SEITZER

rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: **Ray Wyatt II**
First Name Middle Name Last Name
Social Security number or ITIN: xxx-xx-6741
EIN: --_-----
Debtor 2:
(Spouse, if filing) First Name Middle Name Last Name
Social Security number or ITIN: -----
EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania
Date case filed for chapter: 7 7/8/24
Case number: 24-12346-amc

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ray Wyatt II	
2. All other names used in the last 8 years		
3. Address	1927 Wynnewood Rd # 4 Philadelphia, PA 19151-2524	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

Debtor **Ray Wyatt II**

Case number **24-12346-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 7/16/24
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		
7. Meeting of creditors	August 12, 2024 at 01:10 PM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/11/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	